

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In re: RICHARD GARDNER	§	Case No. 16-bk-11546
CHRISTINA I. GARDNER	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S AMENDED FINAL REPORT AND ACCOUNT

William C Miller, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 03/08/2016.
- 2) The plan was confirmed on 11/08/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 06/08/2021.
- 6) Number of months from filing or conversion to last payment: 63.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$102,300.00.
- 10) Amount of unsecured claims discharged without full payment: \$119,765.58.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 20,700.34	
Less amount refunded to debtor(s)	\$ 0.34	
NET RECEIPTS		\$ 20,700.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 5,071.51	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,576.70	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 6,648.21
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
JOHN L. MCCLAIN	Lgl	5,000.00	NA	NA	5,036.36	0.00
U.S. DEPT OF HOUSING AND URBAN	Uns	0.00	38,258.57	38,258.57	547.34	0.00
CAPITAL ONE BANK	Uns	814.00	814.92	814.92	11.65	0.00
POLICE & FIRE CREDIT UNION	Uns	9,842.00	9,832.74	9,832.74	140.66	0.00
POLICE & FIRE CREDIT UNION	Uns	3,732.00	3,707.24	3,707.24	53.04	0.00
POLICE & FIRE CREDIT UNION	Lgl	2,391.00	2,456.17	2,456.17	35.15	0.00
MIDLAND CREDIT MANAGEMENT	Uns	1,853.00	1,853.32	1,853.32	26.51	0.00
MIDLAND CREDIT MANAGEMENT	Uns	363.00	363.65	363.65	5.20	0.00
MIDLAND CREDIT MANAGEMENT	Uns	860.00	860.59	860.59	12.31	0.00
MIDLAND CREDIT MANAGEMENT	Uns	1,822.00	1,857.91	1,857.91	26.58	0.00
FLAGSTAR BANK	Sec	116,229.00	126,199.70	12,765.64	12,765.64	0.00
QUANTUM3 GROUP	Uns	316.00	401.02	401.02	5.74	0.00
ECAST SETTLEMENT CORP	Uns	1,256.00	1,256.65	1,256.65	17.97	0.00
CAPITAL ONE	Uns	510.00	545.42	545.42	7.80	0.00
RESURGENT CAPITAL SVCS	Uns	12,736.00	9,381.00	12,544.75	179.47	0.00
CAVALRY SPV I, LLC	Uns	0.00	4,102.14	4,102.14	58.69	0.00
TD BANK USA N.A.	Uns	0.00	756.57	756.57	10.82	0.00
BILL ME LATER, INC. AS SERVICER	Uns	1,934.00	1,729.71	1,729.71	24.75	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
DEPARTMENT STORE NATIONAL	Uns	0.00	333.80	333.80	4.77	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	6,263.95	6,263.95	89.61	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	4,420.78	4,420.78	63.24	0.00
MORTGAGE SERVICES CENTER	Sec	13,510.00	NA	NA	0.00	0.00
BANK OF AMERICA	Uns	7,379.00	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Uns	4,296.00	NA	NA	0.00	0.00
CAPITAL ONE	Uns	4,102.00	NA	NA	0.00	0.00
CHASE CARD SERVICES	Uns	1,828.00	NA	NA	0.00	0.00
CITIBANK THE HOME DEPOT	Uns	2,822.00	NA	NA	0.00	0.00
ONEMAIN FINANCIAL	Uns	7,740.00	NA	NA	0.00	0.00
PLAIN GREEN	Uns	835.00	NA	NA	0.00	0.00
QUEST DIAGNOSTICS INCORP	Uns	48.00	NA	NA	0.00	0.00
TARGET	Uns	660.00	NA	NA	0.00	0.00
U OF FEDERAL CU	Uns	1,105.00	NA	NA	0.00	0.00
VISA DEPT STORE NATIONAL	Uns	333.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 12,765.64	\$ 12,765.64	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 12,765.64	\$ 12,765.64	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 89,903.73	\$ 1,286.15	\$ 0.00

Disbursements:

Expenses of Administration	\$ 6,648.21	
Disbursements to Creditors	\$ 14,051.79	
TOTAL DISBURSEMENTS:		\$ 20,700.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 06/15/2021

By: William C. Miller
Chapter 13 Standing Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.